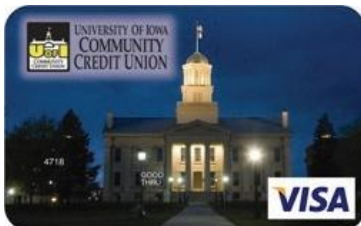




UNIVERSITY OF IOWA
COMMUNITY
CREDIT UNION

STUDENT VISA APPLICATION

With a credit line of just \$500, our Student Visa allows you to build credit without building a pile of debt...



Standard Student Visa



Example of Customized image

You will receive our standard design free of charge. Once that arrives you may choose to customize your card for just \$10.

APPLICANT INFORMATION (please print clearly and all information is required)

Are you a citizen or permanent resident of the United States? ☐ Yes ☐ No

Name (as you wish it to appear on the card)	Date of Birth	Social Security #	Mother's Maiden Name
Street Address	Phone Number	Email Address	UICCU Member Number
City, State	Zip	Name of college or university at which you are enrolled	
Employer	How Long at Employer	\$ _____ Hourly Wage	_____ Hours per Week

Name: _____ Address: _____ Telephone Number: _____

REQUIRED: Please list the required information of the nearest relative not living with you.

Name: _____ Address: _____ Telephone Number: _____

REQUIRED: Please list the required information of a second relative not living with you.

OTHER APPLICANT INFORMATION (if applicable)

Name (no plastic will be issued unless requested)	Date of Birth	Social Security #	Mother's Maiden Name
Street Address	How Long at Address	Home Phone	Email Address
City	State	ZIP	Cell Phone
Employer	How Long at Employer	Work Phone	Gross Annual Income

Interest Rate and Interest Charges

APR for Purchases, Balance Transfers and Cash Advances	15.99% Non-Variable Rate
How to Avoid Paying Interest on Purchases	If the New Balance shown on the statement is paid in full by the Payment Due Date shown on this statement, no interest charge will be imposed on Current Cycle Purchases (which are the purchases itemized on this statement). Each cash advance under your account will be subject to an interest charge beginning on the date the advance is posted to your account. Interest charges will continue to accrue on your account until the entire outstanding balance is paid in full.
Minimum Finance Charge	None
Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> Balance Transfer: None (for non-UICCU balances only) Cash Advance: 3% or \$5 whichever is greater. Foreign Transaction: 1% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$15 Over-the-Credit Limit: None Returned Check Fee: Up to \$25
Other Fees & Charges	Card Replacement Fee (for any reason): \$10.00
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore .

- How We Will Calculate Your Interest:** We figure the interest charge on your account by applying the periodic rate, as stated in your Account Opening Disclosures to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."
- Minimum Payment:** The minimum monthly payment is 2% of the new balance, but at least \$25.00 or the new balance if less than \$25.00. If the unpaid interest and fees on the account are greater than the minimum monthly payment, the minimum monthly payment will become that amount. Any amount that is past due or prior minimum payments that were not made will also be added to the minimum monthly payment amount.
- This information is accurate as of 3/15/2012.

SIGNATURE(S)

1. You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the UICCU to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the UICCU will rely on the information in this application and your credit report to make its decision. If you request, the UICCU will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the NCUA.

2. You pledge as security all share and dividends and, if any, all deposits and interest in all joint and individual accounts you have with us now and in the future. Your pledged shares may be withdrawn by you unless you are in default. The credit

union may have what is known as a statutory lien on all individual and joint accounts that you have with us. A statutory lien means we have the right under federal law and many state laws to claim an interest in your accounts. We can enforce a statutory lien against your shares and dividends, and if any, interest and deposits, in all individual and joint accounts you have with us to satisfy any outstanding financial obligation that is due and payable to us. We may exercise our right to enforce this lien without further notice to you, to the extent permitted by law. The statutory lien will allow us to apply the funds in your account(s) to what you owe when you are in default. The statutory lien does not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

3. You understand that the use of your card will constitute acknowledgement of receipt and agreement to the terms of the credit card agreement and disclosures. Visa and/or MasterCard may not be used for any illegal transactions.

✕

✕

Applicant Signature

Date

Other Applicant Signature

Date

FOR UICCU USE ONLY Approval Checklist

- ☐ The member is currently enrolled at a 2 or 4 year college or university (vocational or technical schools do not qualify)
- ☐ 2 references above and all information is complete
- ☐ Member has a checking account with the UICCU
- ☐ One of the following is complete if Student only on application (please indicate which item)
 - ☐ The member has no credit score **or** ☐ The member credit score exceeds 640
- ☐ Member has one of the following if Student and a co-applicant are on application (please indicate which item)
 - ☐ Co-Applicant credit score exceeds 640 **or** ☐ Properly approved exception to score requirement obtained and noted in SAIL
- ☐ Member has employment income **and** D/I Ratio is <45% not including housing expenses or student loans (either as income or obligations)
 - or** Co-applicant present and combined D/I Ratio is <45%
- ☐ Loan is complete, properly approved, and funded in SAIL

Date _____

☐ Approved

Employee Number _____

☐ Denied

Employee Signature _____